

Information to identify the case:

Debtor 1	Robert Hoffman	Social Security number or ITIN	xxx-xx-2602
	First Name Middle Name Last Name	EIN	--
Debtor 2	Sharon Hoffman	Social Security number or ITIN	xxx-xx-7557
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-15033-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Hoffman

Sharon Hoffman

12/17/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Hoffman
Sharon Hoffman
Debtor(s)

Case No. 14-15033-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 17, 2020

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Hoffman, Sharon Hoffman, 23 Newman Road, Kendall Park, NJ 08824-1120
514756491	+ ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514638262	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
514638261	+ Pressler & Pressler, 16 Wind Drive, 2nd Floor, Cedar Knolls, NJ 07927-1023
514732266	Princeton Healthcare Medical Associates, 4 Princess Road, Suite 207, Lawrenceville, NJ 08648-2322
514732265	Princeton Healthcare System, Lockbox #9226, PO Box 8500, Philadelphia, PA 19178-9226
514732264	Princeton Orthopaedic Associates II PA, 325 Princeton Avenue, Princeton, NJ 08540-1617
514732263	+ Weill Cornell Physicians, 575 Lexington Avenue, Suite 540, New York, NY 10022-6145

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 17 2020 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 17 2020 21:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514638255	+ EDI: AMEREXPR.COM	Dec 18 2020 02:13:00	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
514863137	EDI: BECKLEE.COM	Dec 18 2020 02:13:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514679693	EDI: AIS.COM	Dec 18 2020 02:18:00	American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514638256	EDI: BANKAMER.COM	Dec 18 2020 02:13:00	Bank of America, NA, 4161 Piedmont Parkway, Greensboro, NC 27410
514802264	+ EDI: BANKAMER.COM	Dec 18 2020 02:13:00	BANK OF AMERICA, N.A., 400 National Way, Bankruptcy Department, Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414
517835159	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 17 2020 21:44:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517835160	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 17 2020 21:44:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
514638257	+ EDI: CITICORP.COM	Dec 18 2020 02:13:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
514638258	+ EDI: RMSC.COM	Dec 18 2020 02:13:00	GEICB/Lowe's, PO Box 965005, Orlando, FL 32896-5005
514638259	+ EDI: MID8.COM		

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514645240	Email/Text: Bankruptcy.Notices@pnc.com	Dec 18 2020 02:18:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
514638260	Email/Text: Bankruptcy.Notices@pnc.com	Dec 17 2020 21:45:00	PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101
514638264	+ EDI: CITICORP.COM	Dec 17 2020 21:45:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
514638263	EDI: WTRRN BANK.COM	Dec 18 2020 02:13:00	THD/CBSD, PO Box 6497, Sioux Falls, SD 57117-6497
		Dec 18 2020 02:18:00	Target National Bank, c/o Target Credit Services, PO Box 673, Minneapolis, MN 55440-0673

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Carrington Mortgage Services LLC eholdren@hillwallack.com, jhanley@hillwallack.com; hwbknj@hillwallack.com
R. A. Lebron	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@fskslaw.com
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA N.A. rsolarz@kmlawgroup.com
Roger Jon Yehl	on behalf of Joint Debtor Sharon Hoffman roger.yehl@yahoo.com r48898@notify.bestcase.com
Roger Jon Yehl	on behalf of Debtor Robert Hoffman roger.yehl@yahoo.com r48898@notify.bestcase.com

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